

B 2100A (Form 2100A) (12/15)

# UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Ricardo Caseres Blandon and  
Lydia P. Mesa

Case No. 24-12238

## TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Freedom Mortgage Corporation  
Name of Transferee

Name and Address where notices to transferee should be sent:  
Freedom Mortgage Corporation  
10500 Kincaid Drive  
Fishers, IN 46037-9764  
Phone: 855-690-5900  
Last Four Digits of Acct #: 0899

Cardinal Financial Company, Limited Partnership  
Name of Transferor

Court Claim # (if known): 21-1  
Amount of Claim: \$454,690.08  
Date Claim Filed: 05/09/2024

Phone: 800-669-0340  
Last Four Digits of Acct. #: 3627

Name and Address where transferee payments should be sent (if different from above):

Phone: \_\_\_\_\_  
Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ ReShaundra M. Suggs  
Transferee/Transferee's Agent

Date: 08/08/2024

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



**FREEDOM MORTGAGE®**  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

RICARDO CASERES-BLANDON  
LYDIA P MESA  
78 ORANGE AVE  
ELMWOOD PARK NJ 07407-1820

July 9, 2024 RE: Your Freedom Mortgage Loan # [REDACTED] 0899

Dear RICARDO CASERES-BLANDON and LYDIA P MESA,

## Welcome to Freedom Mortgage Corporation!

The servicing of your mortgage loan has transferred from CARDINAL FINANCIAL COMPANY to Freedom Mortgage Corporation ("Freedom Mortgage"), effective 07/02/24. This means that after this date, we will be collecting your mortgage loan payments from you. Nothing else about your mortgage will change.

CARDINAL FINANCIAL COMPANY is now collecting your payments. CARDINAL FINANCIAL COMPANY will stop accepting payments received from you after July 1, 2024.

We will collect your payments going forward. We will start accepting payments received from you on 07/02/24.

Please send all payments due on or after 07/02/24 to us using the methods described in the **Frequently Asked Questions** section below.

If you have any questions for either your present servicer, CARDINAL FINANCIAL COMPANY, or Freedom Mortgage about your mortgage loan or this transfer, please contact the following individuals:

Current Servicer:	New Servicer:
CARDINAL FINANCIAL COMPANY	Freedom Mortgage Corporation
CUSTOMER SERVICE DEPARTMENT	CUSTOMER CARE DEPARTMENT
877-604-7294*	855-690-5900
1 CORPORATE DRIVE, SUITE 360 LAKE ZURICH IL, 60047	P.O. Box 50485 Indianapolis, IN 46250-0485

\*If the number is not toll-free, then collect calls will be accepted.

Under Federal law, during the 60-day period following the effective date of the transfer of the mortgage loan servicing, a mortgage loan payment received by your old servicer on or before its due date, may not be treated by the new servicer as late and a late fee may not be imposed on you.

**Important note about insurance:** If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following ways:

- These products and services will not be transferred to Freedom Mortgage.
- To maintain coverage, contact your carrier to learn about your options to continue coverage directly through them.

We know you have questions, so we've compiled a list of the most common ones below. You can find more answers to commonly asked questions by visiting [freedommortgage.com/newtransfer](http://freedommortgage.com/newtransfer).

## Frequently Asked Questions

### How do I set up my online account?

Setting up your online account is easy! Simply go to [freedommortgage.com/welcomeregister](http://freedommortgage.com/welcomeregister) and provide the requested information. You will need your loan number which you can find at the top of this letter.

Your online account puts your mortgage loan information at your fingertips so you can make a payment, set

up auto-pay, go paperless, view your billing statements and send messages to our Customer Care Team.

## Here's how to go paperless:

- Scan this QR code with your smartphone.
- Or visit [www.freedommortgage.com/welcomepaperless](http://www.freedommortgage.com/welcomepaperless).
- Provide the information requested.



## How do I make a payment?

There are three convenient ways you can make a mortgage payment:

- (1) **Pay via your online account.** You can make one-time payments or enroll in auto-pay. If you were signed up for auto-pay at your previous servicer, **you will need to re-enroll**. Signing up for auto-pay is the best way to ensure you never miss a payment and avoid late fees.
- (2) **Pay via phone.** Call 855-690-5900 and follow the prompts to make a payment via our automated system or work with our Customer Care Team to make your payment.
- (3) **Pay via mail.** Starting 07/02/24, please make checks payable to Freedom Mortgage Corporation. Include your loan number █0899 and send to:

**Freedom Mortgage Corporation**  
PO Box 6656  
Chicago IL 60680-6656

When you pay your bill via check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited the same date we receive the check, and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Depending on which way you decide to make your payment, there may be a fee. A schedule and categories of Freedom Mortgage's costs and fees for its servicing-related activities is as follows:

SERVICE	DESCRIPTION	FEES
Pay by Phone (Auto-mated)	This fee is charged to make a payment through an automated phone system.	No Charge
Pay by Phone (Representative)	This fee is charged to make a payment by phone with a representative.	No Charge
Pay by Web	This fee is charged to make a payment online.	No Charge
Payoff Statement	This fee is charged when requesting a payoff statement. Shows remaining principal balance, accrued interest, and the interest rate.	Up to \$30.00
NSF/Returned check	This fee is charged when the account holder's bank doesn't honor a check.	Up to \$40.00
Assumption Fee	This fee is charged to process an application for a new borrower to assume the mortgage loan obligation.	Up to \$900.00

## What should I do if my first payment is due soon?

If a payment is due before you receive your new Freedom Mortgage billing statement, please send your payment to Freedom Mortgage at the address listed in the "How do I make my payment?" section above. Be sure to include your mortgage loan number, █0899, on the check. The exact amount of your monthly payment is as follows:

Principal and Interest (P&I):	\$2,182.69
Escrow (T&I):	\$1,146.19
Subsidy/Buydown:	(\$0.00)
Total Monthly Payment:	\$3,328.88

## What happens if I was in a forbearance plan or another loss mitigation workout solution with my previous servicer?

Any plans involving repayment or pausing payments that were set up with your previous servicer will transfer over as-is to Freedom Mortgage. If you were in the middle of applying for a loss mitigation workout solution or already approved for a loss mitigation workout solution, we will begin reviewing this request within the first 30 days of your transfer.

If you have any questions or would like to discuss repayment options, our Customer Care Team is here to help.

**Does Freedom Mortgage have any partnerships with companies that provide deals on optional insurance products?**

Yes! Freedom Mortgage has multiple trusted partners with one goal – to provide you with the best policies for your home. We have partnerships for homeowners insurance, home warranty, home security, mortgage protection, life insurance, and tax services. You can find information at [freedommortgage.com/rewards](http://freedommortgage.com/rewards).

For additional questions, please visit [freedommortgage.com/newtransfer](http://freedommortgage.com/newtransfer) or speak with our Customer Care Team. Agents are available to help you at **855-690-5900**, Monday through Friday 8:00AM–8:00 PM and Saturday 9:00AM– 2:00 PM Eastern Time.

Providing you with exceptional customer service is our number one goal. We're happy to have you join the Freedom Mortgage family, and we look forward to servicing your home financing needs for years to come.

Sincerely,

David Sheeler  
President, Servicing  
Freedom Mortgage Corporation  
NMLS # 2767 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))

**Notice of Error or Request for Information**

To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below. Please include your full name, your mortgage loan number, and the error you believe to have occurred or the information you are requesting about your mortgage account.

Please send written notices of error/requests for information to:

Freedom Mortgage Corporation  
P.O. Box 50428  
Indianapolis, IN 46250-0401

**FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.**



FACTS	WHAT DOES FREEDOM MORTGAGE CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <b>Freedom Mortgage Corporation</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom Mortgage Corporation share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b>  <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	<ul style="list-style-type: none"><li>• Call toll-free <b>855-690-5900</b>—our menu will prompt you through your choice(s)</li><li>• Mail the <b>form</b> below</li></ul>	
<b>Questions?</b>	Call toll-free <b>855-690-5900</b>	

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<b>Mail-in Form</b>	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	RICARDO CASERES-BLANDON LYDIA P MESA
Address	78 ORANGE AVE
City, State, Zip	ELMWOOD PARK NJ 07407-0000
Loan #	0899

**Mail To: Freedom Mortgage Corporation, P.O. Box 50485, Indianapolis, IN 46250-0485, ATTN: Privacy Dept./Information Sharing Opt-Out**

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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Freedom Mortgage Corporation
<b>What we do</b>	
<b>How does Freedom Mortgage Corporation protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="http://freedommortgage.com/disclosures/privacy-policy">freedommortgage.com/disclosures/privacy-policy</a> .
<b>How does Freedom Mortgage Corporation collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>● open an account or apply for a loan</li><li>● pay your bills or provide account information</li><li>● provide employment or income information</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>● sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>● affiliates from using your information to market to you</li><li>● sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account, I hold jointly with someone else?</b>	Your choice will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>● <i>Our affiliates include financial companies such as FMC Subsidiary Services, LLC; RoundPoint Mortgage Servicing Corporation; RoundPoint Mortgage Solutions, LLC.</i></li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>● <i>Nonaffiliates we share with can include mortgage companies, insurance companies, financial products providers, retailers and direct marketing companies.</i></li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>● <i>Our marketing partners include insurance and other financial companies.</i></li></ul>
<b>Other Important Information</b>	
<b>California Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.	
<b>Nevada Residents:</b> Notice provided pursuant to state law. To be placed on our internal Do Not Call List or to obtain additional information on our telemarketing practices, call 855-690-5900, write to us at Freedom Mortgage Corporation, P.O. Box 50485, Indianapolis, IN 46250-0485, ATTN: Privacy Dept./Information Sharing Opt-Out or log into your account and write us through the Message Center with the subject line "Nevada Annual Privacy Notice".	
You may also contact the Nevada Attorney General's office for more information regarding Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-684-1100, Email: <a href="mailto:aginfo@ag.nv.gov">aginfo@ag.nv.gov</a> .	
<b>North Dakota Customers:</b> Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 855-690-5900.	
<b>Vermont Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.	